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ABSTRACT

Using income data and poverty counts estimates derived from the current population survey, a national probability sampling of approximately 50,000 households, statistics are given on the income distribution among the aged, the impact of earnings from employment, the poverty thresholds, the total poor and near poor, the older poor: families, the older poor: unrelated individuals, and the older near poor. Tables given illustrate the following: Trend in Median Money Income of Families and Unrelated Individuals, 1960-1970; Distribution of Families and Unrelated Individuals by Money Income in 1970; Poverty Thresholds (Poor and Near Poor), Older Unrelated Individuals and Families, by Location and Sex, 1970; Number and Proportion of Families and Unrelated Individuals in Households with Incomes Below the "Poor" Poverty Threshold, All Ages and 65+, 1969 and 1970; and Number and Proportion of Families and Unrelated Individuals in Households with Incomes Below the "Poor" and "Near-Poor" Poverty Threshold, All Ages and 65+, 1970. (DB)

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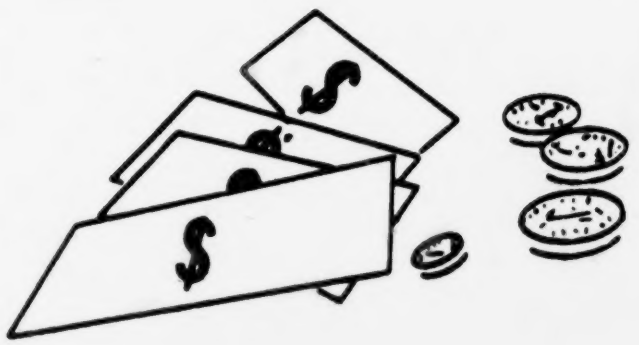
# FACTS & FIGU

## On Older Americans



## INCOME and POVERTY in 1970 - ADVANCE REPORT

June 1971

Number (3)

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
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Prepared by

HERMAN B. BROTMAN

Assistant to the Commissioner
for
Statistics and Analysis

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Administration on Aging - Selection, summation, comparisons, computation of under-65 income data, trends, and analyses.

Note: All income data and poverty counts are estimates derived from the current population survey, a national probability sampling of approximately 50,000 households; such data are subject to both sampling variability and to errors in response and nonreporting.

For a discussion of the "poverty" concept and the methodology, see FACTS AND FIGURES No. 1, "Measuring Adequacy of Income," March 1971.

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SRS-AoA Publication No. 183

# INCOME AND POVERTY IN 1970 - ADVANCE REPORT

In 1970, half of the total of 51.9 million families in the United States had incomes of less than $9,867. This was $434 or 4.6% higher than the median income of all families in 1969. Consumer prices, however, increased about 6%. If the 1969 median is adjusted for the price increase, it comes to $9,990 in 1970 dollars, showing a slight decrease in purchasing power in 1970.

The 15.4 million unrelated individuals (persons living alone or with nonrelatives) fared somewhat better. Their median income in 1970 was $3,137, an increase of 7% over the $2,931 in 1969--an increase somewhat greater than the 6% increase in consumer prices and therefore a small improvement in their purchasing power.

## COMPARISON OF OLD AND YOUNG

Thanks primarily to the increase in social security payments in 1970, older families, while suffering some loss of purchasing power, were not quite as adversely affected by the impact of price increases as were the families with under-65 heads.

The median income of families with 65+ heads rose 5.2% from $4,803 in 1969 to $5,053 in 1970; the median for under 65-headed families increased only 4.5%, from $10,085 to $10,541. As a result, the median income of older families which stood at 47.6% of the median of younger families in 1969, inched up to 47.9% in 1970. Older families still have considerably less than half the income of younger families.

In contrast to families, older persons living alone or with nonrelatives did not do as well as their younger counterparts. The median income of under-65 individuals rose 7% from $4,314 in 1969 to $4,616 in 1970; the median of the 65+ individuals increased only 5.2% from $1,855 to $1,951. Thus, the ratio of the median income of older individuals to that of the younger dropped from 43.0% to 42.3%--a further indication of the plight of this group, three quarters of whom are women, mostly widows.

The most recent high point in the relationship between the incomes of older and younger persons occurred in 1962 when older families had 50.6% of the median income of younger families and older unrelated individuals had 47.2% of the median of younger individuals. Since then, the disparity has fluctuated somewhat but has tended to increase. Between 1962 and 1970, the median for under-65 families rose 60.1% but the median for 65+ families increased only 57.7%. For unrelated individuals, the figures were 74.6% increase for the under 65 and 56.3% for the 65+.

## INCOME DISTRIBUTION AMONG THE AGED

In 1970, half of the almost 7.2 million families with 65+ heads had money incomes of less than $5,053 a year. At the bottom of the income distribution, about 150,000 or 2% of the older families had incomes of less than $1,000 or about $20 a week. A total of some 750,000 or 10% of the older families had incomes of less than $2,000 and a total of more than 1.7 million or almost a quarter of all older families had less than $3,000. Another quarter had incomes between $3,000 and $5,000.

At the upper end of the income scale, almost 1.5 million or a fifth of the older families had incomes of $10,000 or more and some 170,000 or 2.5% had incomes of $25,000 or more. The statistical impact of these high income older families is shown by the fact that the average income (mean as distinguished from median) for all older families was $7,140 in 1970, almost $2,100 greater than the median ($5,053).

Half of the 5.8 million older people living alone or with nonrelatives had incomes of less than $1,951 in 1970. More than 700,000 (12.7%) had less than $1,000 and about 1.1 million (19.2%) had between $1,000 and $1,500. A total of more than 80% of the older individuals had less than $4,000 in income for the year.

## THE IMPACT OF EARNINGS FROM EMPLOYMENT

The almost one million older families with heads who were year-round full-time workers (13.5% of all older families) had a median income in 1970 of $9,108. This is an income level 80% higher than for all older families and illustrates the primary position of earnings from employment as a source of income. However, this median was only 75% of that for younger families with fully-employed heads, reflecting differences in earnings levels and occupational distributions.

The almost 400,000 fully-employed older unrelated individuals (only 6.8% of all older individuals) had a median income of $5,254 or close to three times the median for all older individuals. Again, however, the median was only 75% of that of the comparable younger group.

## THE POVERTY THRESHOLDS

The 6% increase in consumer prices between 1969 and 1970 was used to increase the thresholds for the measurement of poverty in 1970[1]. For example, the weighted average for an older unrelated individual was set at $1,852 with a range from $1,576 for an older woman in a farm area to $1,879 for an older man in an urban area. The weighted average for a two-person older family (usually a couple) was $2,328 with a range from $1,972 for a female-headed farm family of two to $2,349 for an urban couple.

In addition, a new threshold for the "near poor" was established at 25% above the specific poverty levels.

## THE TOTAL POOR AND NEAR POOR

The total number of persons of all ages living in households with total incomes below the poverty threshold for that specific household decreased steadily at a rate of almost 5% from the first estimate of 39.5 million in 1959 to 24.3 million in 1969. In 1970, however, the trend was reversed and there was a 5% increase to 25.5 million persons or 12.6% of the population of all ages.

A "near poor" threshold, set at 125% of the "poor" threshold, shows another 10.3 million persons between the two levels. Thus, there are a total of 35.8 million persons or 17.7% of the population living below this low income level ("near poor").

## THE OLDER POOR: FAMILIES

The total number of poor families (of all ages) increased from 4.9 million in 1969 to 5.2 million in 1970, mostly as a result of price increases and earnings losses through unemployment. The proportion of families falling below the poverty threshold also increased--from 9.7% to 10.0%.

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1 For discussion of poverty thresholds, see FACTS AND FIGURES No. 1, "Measuring Adequacy of Income," March 1971.

In the older population, however, the 1970 increase in social security payments overbalanced the consumer price increases and the number of families with 65+ heads falling below the poverty level dropped 77,000 from 1,243,000 in 1969 to 1,166,000 in 1970. The proportion of poor older families also fell from 17.6% to 16.3%. The disproportion in the extent of poverty among the white and Negro older families continued--14.1% of the white older families (921,000) and 40.8% of the Negro older families (229,000) were living in poverty. The slightly higher proportion of female-headed older families in poverty also continued.

## THE OLDER POOR: UNRELATED INDIVIDUALS

The pattern of poverty among persons living alone or with nonrelatives was somewhat different. First, the proportion of both young and older is much higher than is true for families. Secondly, while the numbers of young and old below the poverty line increased, the percent decreased.

The number of poor older individuals rose 75,000 from 2,660,000 to 2,735,000 between 1969 and 1970 but the proportion of all 65+ individuals living in poverty remained almost the same (47.3% to 47.1%). The very high proportions of poor among the older women and the older Negroes living alone or with nonrelatives continued.

## THE OLDER NEAR POOR

A "near poor" or "low income" threshold at 25% larger than the poverty threshold has been established. For an older individual, the average in 1970 was $2,315 (poor = $1,852); for a couple, $2,910 (poor = $2,328). Because the income distribution for older persons is skewed toward the lower end, the number falling between the poor and the near-poor levels is much more significant than is true for the under-65 groups.

In 1970, about 600,000 older families (8.3% of all older families) and 752,000 older individuals (12.9%) fell between the poor and near poor or low income levels. In total, then, a quarter of all older families (1.8 million) and three fifths of the older unrelated individuals (3.5 million) lived in households with total income below the low income level for that specific household.

## LIST OF TABLES

TREND IN MEDIAN MONEY INCOME OF FAMILIES AND UNRELATED INDIVIDUALS, 1960-1970

DISTRIBUTION OF FAMILIES AND UNRELATED INDIVIDUALS BY MONEY INCOME IN 1970

POVERTY THRESHOLDS (POOR AND NEAR POOR), OLDER UNRELATED INDIVIDUALS AND FAMILIES, BY LOCATION AND SEX, 1970

NUMBER AND PROPORTION OF FAMILIES AND UNRELATED INDIVIDUALS IN HOUSEHOLDS WITH INCOMES BELOW THE "POOR" POVERTY THRESHOLD, ALL AGES AND 65+, 1969 AND 1970

NUMBER AND PROPORTION OF FAMILIES AND UNRELATED INDIVIDUALS IN HOUSEHOLDS WITH INCOMES BELOW THE "POOR" AND "NEAR-POOR" POVERTY THRESHOLD, ALL AGES AND 65+, 1970

Symbols used in tables in this series

| | |
|---|---|
| + | (Before a number) increase, more or greater than (After a number) and over, e.g., 65+ = 65 and over |
| * | Less than one-half of the smallest unit which can be shown (but not zero) |
| # | Base or sample too small |
| - | (Before a number) decrease |
| @ | States ranked in decreasing order; State with largest quantity is ranked "1" |
| t | Tied in ranking. States with identical quantities receive identical rank number with following rank number(s) skipped to allow for number in tie, e.g., three States tied for fifth place will each receive rank of "5" but next State will be ranked "8" to compensate for skipping of 6th and 7th rank. |
| -- | Not available or not applicable |

TREND IN MEDIAN MONEY INCOME OF FAMILIES AND UNRELATED INDIVIDUALS, 1960-1970[1]

| Period | Families | | | Unrelated individuals | | |
|---|---|---|---|---|---|---|
| | Heads 14-64 | Heads 65+ | | 14-64 | 65+ | |
| | Amount | Amount | Percent of 14-64 | Amount | Amount | Percent of 14-64 |
| 1960.... | $ 5,905 | $2,897 | 49.1 | $2,571 | $1,053 | 41.0 |
| 1961.... | 6,099 | 3,026 | 49.6 | 2,589 | 1,106 | 42.7 |
| 1962.... | 6,336 | 3,204 | 50.6 | 2,644 | 1,248 | 47.2 |
| 1963.... | 6,644 | 3,352 | 50.4 | 2,881 | 1,277 | 44.3 |
| 1964.... | 6,981 | 3,376 | 48.4 | 3,094 | 1,297 | 41.9 |
| 1965.... | 7,413 | 3,514 | 47.4 | 3,344 | 1,378 | 41.2 |
| 1966.... | 7,922 | 3,645 | 46.0 | 3,443 | 1,443 | 41.9 |
| 1967.... | 8,504 | 3,928 | 46.2 | 3,655 | 1,480 | 40.5 |
| 1968.... | 9,198 | 4,592 | 49.9 | 4,073 | 1,734 | 42.6 |
| 1969.... | 10,085 | 4,803 | 47.6 | 4,314 | 1,855 | 43.0 |
| 1970.... | 10,541 | 5,053 | 47.9 | 4,616 | 1,951 | 42.3 |
| Percent change | | | | | | |
| 1960-70. | + 78.5 | + 74.4 | -- | + 79.5 | + 85.3 | -- |
| 1962-70. | + 60.1 | + 57.7 | -- | + 74.6 | + 56.3 | -- |
| 1960-61. | + 3.3 | + 4.4 | -- | + 0.7 | + 5.0 | -- |
| 1961-62. | + 3.9 | + 5.9 | -- | + 2.1 | + 12.8 | -- |
| 1962-63. | + 4.9 | + 4.6 | -- | + 9.0 | + 2.3 | -- |
| 1963-64. | + 5.1 | + 0.7 | -- | + 7.4 | + 1.6 | -- |
| 1964-65. | + 6.2 | + 4.1 | -- | + 8.1 | + 6.2 | -- |
| 1965-66. | + 6.9 | + 3.7 | -- | + 3.0 | + 4.7 | -- |
| 1966-67. | + 7.3 | + 7.8 | -- | + 6.2 | + 2.6 | -- |
| 1967-68. | + 8.2 | + 16.9 | -- | + 11.4 | + 17.2 | -- |
| 1968-69. | + 9.6 | + 4.6 | -- | + 5.9 | + 7.0 | -- |
| 1969-70. | + 4.5 | + 5.2 | -- | + 7.0 | + 5.2 | -- |

1 By age groups, 14-64 and 65+. Data are estimates derived from a survey of a national probability sample of households; they are subject to both sampling variability and to errors in response and nonreporting.

DISTRIBUTION OF FAMILIES AND UNRELATED INDIVIDUALS BY MONEY INCOME IN 1970[1]

| Income | Families | | | | Unrelated individuals | | | |
|---|---|---|---|---|---|---|---|---|
| | Distribution | | Cumulative | | Distribution | | Cumulative | |
| | Heads 14-64 | Heads 65+ | Heads 14-64 | Heads 65+ | 14-64 | 65+ | 14-64 | 65+ |
| Total Number (000)..... | 44,773 | 7,175 | -- | -- | 9,548 | 5,808 | -- | -- |
| Median income.... | $10,541 | $5,053 | -- | -- | $4,616 | $1,951 | -- | -- |
| Percent..... | 100.0 | 100.0 | -- | -- | 100.0 | 100.0 | -- | -- |
| Under $1,000. | 1.5 | 2.1 | 1.5 | 2.1 | 11.4 | 12.7 | 11.4 | 12.7 |
| $1,000- 1,499. | 0.9 | 2.9 | 2.4 | 5.0 | 6.5 | 19.2 | 17.9 | 31.9 |
| $1,500- 1,999. | 1.2 | 5.5 | 3.6 | 10.5 | 5.8 | 20.2 | 23.7 | 52.1 |
| $2,000- 2,499. | 1.4 | 6.3 | 5.0 | 16.8 | 5.7 | 12.5 | 29.4 | 64.6 |
| $2,500- 2,999. | 1.4 | 7.0 | 6.4 | 23.8 | 4.6 | 7.9 | 34.0 | 72.5 |
| $3,000- 3,499. | 1.8 | 7.4 | 8.2 | 31.2 | 5.5 | 5.2 | 39.5 | 77.7 |
| $3,500- 3,999. | 1.8 | 6.4 | 10.0 | 37.6 | 4.8 | 4.4 | 44.3 | 82.1 |
| $4,000- 4,999. | 4.2 | 11.9 | 14.2 | 49.5 | 9.3 | 5.1 | 53.6 | 87.2 |
| $5,000- 5,999. | 5.3 | 8.9 | 19.5 | 58.4 | 8.2 | 3.5 | 61.8 | 90.7 |
| $6,000- 6,999. | 5.9 | 6.7 | 25.4 | 65.1 | 7.7 | 2.6 | 69.5 | 93.3 |
| $7,000- 7,999. | 6.5 | 5.4 | 31.9 | 70.5 | 7.4 | 1.8 | 76.9 | 95.1 |
| $8,000- 8,999. | 7.2 | 5.4 | 39.1 | 75.9 | 5.8 | 1.1 | 82.7 | 96.2 |
| $9,000- 9,999. | 7.2 | 3.7 | 46.3 | 79.6 | 4.3 | 0.9 | 87.0 | 97.1 |
| $10,000-11,999. | 13.7 | 5.9 | 60.0 | 85.5 | 5.2 | 1.2 | 92.2 | 98.3 |
| $12,000-14,999. | 15.5 | 5.6 | 75.5 | 91.1 | 3.8 | 0.6 | 96.0 | 98.9 |
| $15,000-24,999. | 19.5 | 6.4 | 95.0 | 97.5 | 3.3 | 0.7 | 99.3 | 99.6 |
| $25,000-49,999. | 4.4 | 2.2 | 99.4 | 99.7 | 0.5 | 0.3 | 99.8 | 99.9 |
| $50,000+.... | 0.6 | 0.3 | 100.0 | 100.0 | 0.2 | 0.1 | 100.0 | 100.0 |
| Head Year-Round, Full-Time Worker[2] | | | | | | | | |
| Percent of total number.. | 72.4 | 13.5 | -- | -- | 51.1 | 6.8 | -- | -- |
| Median income.... | $11,859 | $9,108 | -- | -- | $7,014 | $5,254 | -- | -- |

1 By age groups, 14-64 and 65+. Data are estimates derived from the March 1971 survey of a national probability sample of households; they are subject to both sampling variability and to errors in response and nonreporting.

2 Excluding Armed Forces.

POVERTY THRESHOLDS (POOR AND NEAR POOR[1])
OLDER UNRELATED INDIVIDUALS AND FAMILIES
BY LOCATION AND SEX, 1970

(Weighted averages)

| Location and sex | Unrelated individual 65+ | | 2-person family (couple) head 65+ | |
|---|---|---|---|---|
| | Poor | Near poor | Poor | Near poor |
| Total..... | $1,852 | $2,315 | $2,328 | $2,910 |
| Nonfarm... | 1,861 | 2,326 | 2,348 | 2,935 |
| Male... | 1,879 | 2,349 | 2,349 | 2,936 |
| Female. | 1,853 | 2,316 | 2,336 | 2,920 |
| Farm..... | 1,586 | 1,983 | 1,994 | 2,493 |
| Male... | 1,597 | 1,996 | 1,996 | 2,495 |
| Female. | 1,576 | 1,970 | 1,972 | 2,465 |

1 Near-poor threshold is defined as 125% of the poor threshold.

NUMBER AND PROPORTION OF FAMILIES AND UNRELATED INDIVIDUALS IN HOUSEHOLDS WITH INCOMES BELOW THE "POOR" POVERTY THRESHOLD, ALL AGES AND 65+, 1969 AND 1970

(Numbers in thousands)

| Family status and color | All ages | | | | 65+ | | | |
|---|---|---|---|---|---|---|---|---|
| | Number | | Percent | | Number | | Percent | |
| | 1969 | 1970 | 1969 | 1970 | 1969 | 1970 | 1969 | 1970 |
| Families..... | 4,950 | 5,214 | 9.7 | 10.0 | 1,243 | 1,166 | 17.6 | 16.3 |
| White..... | 3,555 | 3,701 | 7.7 | 8.0 | 1,014 | 921 | 15.6 | 14.1 |
| Negro..... | 1,326 | 1,445 | 27.8 | 29.3 | 211 | 229 | 41.7 | 40.8 |
| Male head..... | 3,146 | 3,280 | 6.9 | 7.1 | 980 | 964 | 16.4 | 15.7 |
| White..... | 2,490 | 2,604 | 6.0 | 6.2 | 836 | 783 | 15.0 | 13.8 |
| Negro..... | 609 | 625 | 17.8 | 18.3 | 135 | 167 | 38.2 | 39.3 |
| Female head..... | 1,804 | 1,934 | 32.3 | 32.5 | 263 | 202 | 23.6 | 19.9 |
| White..... | 1,065 | 1,097 | 25.4 | 25.0 | 179 | 138 | 18.8 | 15.8 |
| Negro..... | 718 | 820 | 53.2 | 54.5 | 77 | 61 | 49.5 | 45.6 |
| Unrelated individuals. | 4,851 | 5,023 | 33.6 | 32.7 | 2,660 | 2,735 | 47.3 | 47.1 |
| White..... | 3,962 | 4,121 | 31.8 | 30.7 | 2,300 | 2,392 | 45.0 | 44.8 |
| Negro..... | 806 | 840 | 46.0 | 48.1 | 336 | 322 | 74.7 | 73.2 |
| Male..... | 1,379 | 1,431 | 25.3 | 24.0 | 567 | 549 | 39.8 | 38.9 |
| White..... | 1,047 | 1,088 | 23.4 | 21.8 | 448 | 456 | 36.3 | 36.1 |
| Negro..... | 287 | 301 | 35.2 | 36.1 | 107 | 80 | 70.0 | 59.8 |
| Female..... | 3,472 | 3,592 | 38.5 | 38.2 | 2,093 | 2,186 | 49.9 | 49.7 |
| White..... | 2,914 | 3,033 | 36.4 | 36.0 | 1,852 | 1,936 | 47.7 | 47.5 |
| Negro..... | 520 | 539 | 55.4 | 59.1 | 229 | 243 | 77.2 | 79.1 |

NUMBER AND PROPORTION OF FAMILIES AND UNRELATED INDIVIDUALS IN HOUSEHOLDS WITH INCOMES BELOW THE "POOR" AND "NEAR-POOR" POVERTY THRESHOLD, ALL AGES AND 65+, 1970

(Numbers in thousands)

| Family status and color | Between poor and near-poor levels (near poor only) | | | | Below near-poor level (poor plus near poor) | | | |
|---|---|---|---|---|---|---|---|---|
| | All ages | | 65+ | | All ages | | 65+ | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Families | 2,241 | 4.4 | 597 | 8.3 | 7,455 | 14.4 | 1,763 | 24.6 |
| White | 1,795 | 3.8 | 525 | 8.0 | 5,496 | 11.8 | 1,446 | 22.1 |
| Negro | 414 | 8.4 | 71 | 12.7 | 1,859 | 37.7 | 300 | 53.5 |
| Male head | 1,795 | 3.9 | 518 | 8.4 | 5,075 | 11.0 | 1,482 | 24.1 |
| White | 1,480 | 3.5 | 461 | 8.1 | 4,084 | 9.7 | 1,244 | 21.9 |
| Negro | 283 | 8.2 | 55 | 12.9 | 908 | 26.5 | 222 | 52.2 |
| Female head | 446 | 7.5 | 79 | 7.8 | 2,380 | 40.0 | 281 | 27.7 |
| White | 315 | 7.2 | 64 | 7.3 | 1,412 | 32.2 | 202 | 23.1 |
| Negro | 131 | 8.6 | 16 | 12.0 | 951 | 63.1 | 77 | 57.6 |
| Unrelated individuals | 1,296 | 8.4 | 752 | 12.9 | 6,319 | 41.1 | 3,487 | 60.0 |
| White | 1,156 | 8.6 | 703 | 13.1 | 5,277 | 39.3 | 3,095 | 57.9 |
| Negro | 118 | 6.7 | 45 | 10.2 | 958 | 54.8 | 367 | 83.4 |
| Male | 371 | 6.2 | 165 | 11.7 | 1,802 | 30.2 | 714 | 50.6 |
| White | 306 | 6.1 | 149 | 11.7 | 1,394 | 27.9 | 605 | 47.8 |
| Negro | 50 | 6.0 | 17 | 12.4 | 351 | 42.1 | 97 | 72.2 |
| Female | 925 | 9.9 | 587 | 13.4 | 4,517 | 48.1 | 2,773 | 63.1 |
| White | 850 | 10.2 | 554 | 13.6 | 3,883 | 46.2 | 2,490 | 61.1 |
| Negro | 67 | 7.3 | 28 | 9.2 | 606 | 66.4 | 271 | 88.3 |

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